

SYNOVUS[®]

Regulation F Notification

To help our customers comply with Regulation F, Limitations on Interbank Liabilities, Synovus Bank is providing the most recent quarter end capital ratios. Regulation F requires that banks develop internal policies and procedures to evaluate and control interbank liability to correspondent banks.

The regulation sets no limits on exposure to correspondent banks which are at least "adequately capitalized". For your convenience, a comparison of Synovus Bank's reported financials are provided below.

	3/31/2020	12/31/2019	9/30/2019	6/31/2019
Financial Highlights	Q1	YE	Q3	Q2
Total Assets (000)	50,521,947	48,103,435	47,572,438	47,227,329
Total Deposits (000)	40,235,340	38,780,094	37,870,313	38,358,417
Capitalization				
Total Equity Capital (000)	5,391,223	5,300,302	5,250,053	5,171,745
Risk Based Capital Ratio (%)	11.72	11.78	11.86	11.77
Tier 1 Risk-based Ratio (%)	10.69	11.1	11.21	11.13
Leverage Ratio (%)	9.62	9.94	9.85	9.80
Profitability				
Net Income (000)	45,970	152,646	144,420	159,803
ROAA (%)	0.38	1.29	1.23	1.37
ROAE (%)	3.44	11.57	11.09	12.52
Efficiency Ratio (%)	57.19	50.68	51.92	51.25
Asset Quality				
Noncurrent Loans/ Loans (%)	0.42	0.32	0.36	0.36
NPLs/ Loans (%)	0.82	0.62	0.67	0.68
NPAs/ Assets (%)	0.65	0.51	0.54	0.55
NPA (Excl Rest Loans) / Total Assets (%)	0.34	0.24	0.27	0.30
Loan Loss Reserves/ Gross Loans (%)	1.29	0.75	0.73	0.71
Liquidity				
Liquidity Ratio (%)	15.43	14.94	16.06	15.94

source: S&P Global

To assist you, we will continue to provide this information quarterly.

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